

**BANK OF AMERICA**  
Tampa Mail Services  
Tampa, FL 33631-3785

Payoff Statement

**From:** Bank of America, N.A.  
**To:** RIPO  
**Fax Number:** 404-529-4661

**Account number**

**Property address**  
10 TUCSON  
COTO DE CAZA AREA, CA 92679

**Date**  
06/22/2023

This Payoff Statement is good to - 07/07/2023.

**OUR RECORDS INDICATE THAT THIS ACCOUNT IS SUBJECT TO A BANKRUPTCY CASE OR ONE OR MORE BORROWERS RECEIVED A DISCHARGE OF THEIR PERSONAL OBLIGATION TO REPAY THE DEBT ASSOCIATED WITH THIS LOAN. THIS LETTER IS FOR INFORMATIONAL PURPOSES ONLY AND IS NOT A DEMAND FOR PAYMENT, AN ATTEMPT TO COLLECT A DEBT, A REQUEST ON AN OBLIGATION, AN ATTEMPT TO IMPOSE PERSONAL LIABILITY UPON YOU FOR A DISCHARGED DEBT, OR AN ATTEMPT TO MODIFY ANY BANKRUPTCY PLAN OR DISCHARGE ORDER.**

Here's the Payoff Statement that was requested for account number [REDACTED]. Keep in mind, this is good to 07/07/2023.

This loan is in Bankruptcy.

How we calculated the payoff amount:

Principal Balance as of 06/22/2023	\$1,470,000.00
Interest	\$919,343.54
County Recording Fee	\$10.00
CA Building Homes and Jobs Act Fee	\$75.00
Uncollected Late Charges	\$8,211.53
Uncollected Fees Due <sup>2</sup>	\$16,352.03
Additional Fees and Costs <sup>3</sup>	\$1,651.05
Escrow Balance Due	\$390,591.76
Total amount required to release lien (As of 07/07/2023)	\$2,806,234.91
Return Item Fee - Due From Borrower	\$25.00
<b>Total Amount Due</b>	<b>\$2,806,259.91</b>

<sup>(2)</sup> Uncollected Fees Due can be found in the "Uncollected Fees Due" table below.\*

<sup>(3)</sup> Additional Fees and Costs details can be found in the "Additional Fees and Costs" table below.\*

If the total amount due increases before 07/07/2023, we'll automatically send an updated Payoff Statement.

How did we calculate the interest for the payoff amount?

For a full month payment period, we calculate interest on a monthly basis, using 30/360 of annual interest, regardless of the actual number of days in the month. For partial months, we calculate interest daily on the basis of a 360, 365 or 366-day year.

Your daily/monthly interest amount, as applicable, is \$226.54.

Keep in mind, if the loan has an adjustable rate, there may be more than one interest rate in effect during the period of this payoff statement.

Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

Automated Payoff Request Line: 800.669.5833, Fax: 888.836.8714.

**Nota:** Si necesita la información incluida en el estado de cuenta de liquidación final traducida al Español, por favor comuníquese con nuestro Departamento de Servicio al Cliente al 800.669.6607.

**Exhibit B**

If the amount owed reflects \$0.00 and you would like to have the account closed, please contact customer service at 800.669.6607 Monday through Friday, 8 a.m. to 9 p.m. Eastern to ensure the account is closed.

#### How to send us the payoff

Please send wire or certified funds made payable to Bank of America, N. A.

<b>Send Wire Funds to:</b> Beneficiary Bank: Bank of America ABA Routing #: [REDACTED] Account # [REDACTED] Please reference Loan Number [REDACTED] Please include the customer name and property address.	<b>Mail Checks to:</b> Bank of America Attention: Payoff Department, Mail Stop TX1-160-06-37 1950 N Stemmons Fwy, Suite 6020, Dallas InfoMart Dallas, TX 75207 Please reference Loan Number: [REDACTED] Please include the customer name and property address.
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Payoff funds received will be posted within 5 business days, with the correct effective date.

\*Please be advised, if for any reason, wired funds are returned, a charge of \$45.00 will be deducted from the remittance amount.

#### Things to keep in mind when making the payoff

What if the customer is enrolled in automatic payments?

- Because of timing, the automatic payment might go through in addition to the payoff transaction. If this happens, don't worry, we'll send the automatic payment back to the customer within 20 business days.
- If the customer is enrolled in our automatic payment plan (PayPlan), we will automatically remove the customer from PayPlan once we process the payoff. If you think the timing of the automatic payments and the payoff are too close together, you can call us at 800.669.6607, at least 5 days before the scheduled draft date and we can cancel your automatic payments plan before we receive the payoff.
- If the customer is enrolled in an automatic payment service through another financial institution, it's a good idea to contact them to cancel the service before the loan is paid off.

What if the payoff doesn't go as planned?

- Payments should continue to be made by 09/01/2007 – this keeps the account current and avoids a late fee.
- If the payoff funds aren't enough to pay the loan in full, we may return them, which could cause additional interest to accrue as well as a delay in the release of the lien.

What helps make the payoff go through smoothly?

- Make sure to list the Bank of America, N. A., account number, property address and borrower's name in the Originator Beneficiary Information field of the wire transfer or on the front of the check.
- If this is a CEMA/Co-Op loan, please pay with a wire payment to avoid delays.

What could make the payoff amount change?

- If a payment was recently made to the account and has not been applied yet, please don't place a stop payment on it.
- If a payment is returned unpaid by the customer's bank, the payment will be reversed. If replacement funds aren't received, a late fee will be applied to the account.
- If the servicing of the loan was transferred to us, we may adjust the balance to include payments to or from the previous lender.
- If they're due, we may pay taxes, insurance, or other escrow items with the escrow account funds.
- If there are additional fees and costs relating to collection, foreclosure, bankruptcy, or other default-related services on the loan.
- Subsequent draws posted after 06/22/2023.
- Change in the Prime Index Rate after 06/22/2023.

Payoff Overages

- If Bank of America, N. A. receives funds greater than the amount required to pay off the account: We'll automatically send the overage to the borrower(s) at the mailing address on our system within 20 business days of payoff posting.

These figures are subject to final verification upon receipt of funds by Bank of America, N. A. We reserve the right to adjust these figures and refuse any funds that are insufficient to pay the account in full for any reason, including but not limited to error in calculations of amount owed, previously dishonored checks or money orders, interest accruals, subsequent advances, intra-day advances, insurance, fees or additional disbursements made by Bank of America between the date of preparation of this payoff demand statement and the receipt of funds.

#### Uncollected Fees Due Details Table<sup>2</sup>

Itemized Fee Description	Total by Itemized Fee Description
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Bank of America, N.A. is required by law to inform you that this communication is from a debt collector. If you are currently in a bankruptcy proceeding or have previously obtained a discharge of this debt under bankruptcy law, this notice is for informational purposes only and is not an attempt to collect a debt, a demand for payment or an attempt to impose personal liability for a discharged debt.

Automated Paydown Request Line: 800.669.5833, Fax: 888.836.8714.

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APPRAISAL FEE	\$1,120.00
APPRAISAL FEE	\$790.00
ATTORNEY/TRUSTEE FEE	\$3,810.00
BANKRUPTCY ATTORNEY FEE	\$1,800.00
BROKER'S PRICE OPINION	\$130.00
MAILING FEE	\$1,418.78
ATTORNEY POSTING	\$450.00
ATTORNEY/TRUSTEE FEE	\$25.00
TITLE FEE	\$2,986.00
RECORDING FEE	\$414.25
ADVERTISING COST	\$1,050.00
TITLE SEARCH FEE	\$1,493.00
PROPERTY INSPECTION	\$865.00
<b>Total Uncollected Fees Due</b>	<b>\$16,352.03</b>

Uncollected Fees Due Credit Balance - Due to the occasional timing differences between when transactions are posted to the account and when the payoff statement is generated, a credit may appear on the statement. This credit may or may not be due to you as additional transactions may be posted to the account that will offset this credit. Any such overpayment will be refunded within the required 20 days after the loan is paid in full, if applicable.

#### Additional fees and costs details table<sup>3</sup>

Itemized Fee Description	Total by Itemized Fee Description
<b>Bankruptcy Attorney Fees</b>	<b>\$1,651.05</b>
<b>Total Additional Fees and Costs</b>	<b>\$1,651.05</b>

To provide you with the convenience of an extended 'Statement Void After' date, the Total Amount Due may include estimated fees, costs, additional payments and/or escrow disbursements that will become due prior to the 'Statement Void After' date, but which are not yet due as of the date this Payoff Statement is issued. You will receive a refund if you pay the Total Amount Due and those anticipated fees, expenses, or payments have not been incurred.

#### Bankruptcy discharge

If you have received a discharge of this debt in a bankruptcy, you have no personal obligation to repay this debt. However, the lender may still foreclose on your property if the debt is not paid as required by the loan documents. This payoff statement is provided at your request and for your convenience. This is not an attempt to collect a debt that has been discharged, nor a demand for payment.

#### HomeSaver Advance (HSA) note

For borrowers with a HSA note, please refer to these specific disclosures:

- The HSA note is due and payable in full in the event of a sale or transfer of ownership of the property.
- Payoff of the HSA note is not required to release the first-lien mortgage loan.
- The HSA note must continue to be paid in the event of a refinance.

#### If the loan has been modified under the HAMP program

Please note that certain modification agreements included a "principal reduction" component, which means that the principal balance of the loan may be reduced if it remained in "good standing" (i.e., less than three months delinquent) at all times during the first three years after the date of the modification (or a proportionate amount for each yearly period of good standing). If: (I) the modification agreement included a principal reduction component and (II) you maintained good standing as required under the terms of the modification agreement, the payoff balance has been adjusted to reflect the reduced principal amount you are entitled to. If the payment status changes before the expiration of this payoff statement, and you are no longer in good standing, you will no longer be qualified to receive all of or a portion of the principal reduction amount we have credited you for and the payoff amount will increase. If this occurs, please call us at the number below for an updated payoff figure. After this payoff statement expires, please be sure to request an updated payoff statement. If you have questions, please review the terms of your modification agreement or contact us at 800.451.6362.

If the loan was modified under the FHA-HAMP program that included a Partial Claim note and mortgage, and the payoff of that note is not included in this payoff statement, you will receive a separate payoff statement from HUD's servicing agent. We will contact HUD to notify them of this payoff request, but you or your closing agent should follow up directly with HUD to ensure you receive the payoff amount in time.

#### Questions?

We appreciate the opportunity to serve your financial needs. If you have any questions, please call us at 800.669.6607 Monday through Friday, 8 a.m. to 9 p.m. Eastern.

Thank you for being our client.

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